

IN THE CLAIMS:

Please cancel Claims 1-12, without prejudice, and please add new Claims 13-32 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-12. (Canceled)

Claim 13. (New) An apparatus, comprising:

a memory device for storing information regarding transactions involving a plurality of accounts associated with an individual, wherein the plurality of accounts comprises at least one of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account, at least one of a bank account, a checking account, a savings account, an electronic money account, and a brokerage account, and at least one of a wireless communication account and a cellular communication account, and further wherein the information regarding transactions includes information regarding a transaction on an account and information regarding an identity and contact

information for at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the transaction on the account, wherein the information regarding a transaction is transmitted from a transaction device or a first communication device associated with the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider and is received by a receiver;

a processing device, wherein the processing device processes information regarding a request for transaction information, wherein the request for transaction information is transmitted from a second communication device, wherein the second communication device is associated with the individual, wherein the processing device generates a message in response to the request, wherein the message contains information regarding a transaction and contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider involved in the transaction; and

a transmitter, wherein the transmitter transmits the message to the second communication device on or over at least one of the Internet and the World Wide Web.

Claim 14. (New) The apparatus of Claim 13, wherein the processing device processes a second request for information regarding a plurality of accounts and generates a second message in response to the second request, wherein the second message contains information regarding transactions involving a plurality of accounts, and further wherein the transmitter transmits the second message to the second communication device.

Claim 15. (New) The apparatus of Claim 13, wherein the contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider includes a link or a hyperlink.

Claim 16. (New) The apparatus of Claim 13, wherein the apparatus collects account transaction information for a plurality of accounts associated with the individual.

Claim 17. (New) The apparatus of Claim 13, wherein the apparatus provides a personalized transaction account directory for the individual.

Claim 18. (New) The apparatus of Claim 13, wherein the second communication device is a personal computer.

Claim 19. (New) The apparatus of Claim 13, wherein the second communication device is a personal digital assistant.

Claim 20. (New) The apparatus of Claim 13, wherein the second communication device is an interactive television.

Claim 21. (New) The apparatus of Claim 13, wherein the second communication device is a cellular phone.

Claim 22. (New) The apparatus of Claim 13, wherein the account is a credit card account.

Claim 23. (New) The apparatus of Claim 13, wherein the account is a debit card account.

Claim 24. (New) The apparatus of Claim 13, wherein the account is a charge card account.

Claim 25. (New) The apparatus of Claim 13, wherein the account is a "smart" card account.

Claim 26. (New) The apparatus of Claim 13, wherein the account is a currency card account.

Claim 27. (New) The apparatus of Claim 13, wherein the account is a bank account.

Claim 28. (New) The apparatus of Claim 13, wherein the account is a brokerage account.

Claim 29. (New) The apparatus of Claim 13, wherein the account is a checking account.

Claim 30. (New) The apparatus of Claim 13, wherein the account is a savings account.

Claim 31. (New) The apparatus of Claim 13, wherein the account is an electronic money account.

Claim 32. (New) The apparatus of Claim 13, wherein the account is a cellular communication account or a wireless communication account.